

STATE OF RHODE ISLAND
PROVIDENCE COUNTY, SC

SUP^{ER}IOR COURT

**RICHMOND MOTOR SALES, INC.,
and JUSTIN POTTER**

Plaintiffs,

C.A. No.: 2013-5407

vs.

**PROGRESSIVE CASUALTY
INSURANCE COMPANY a/k/a THE
PROGRESSIVE CORPORATION,**

Defendant.

AMENDED COMPLAINT AND JURY DEMAND

NOW COME the Plaintiffs and hereby commence this instant action against the Defendant to recover monies due in accordance with Rhode Island State Law.

Parties

1. The Plaintiff, Richmond Motor Sales, Inc. (hereinafter "Richmond"), is a Rhode Island Domestic Profit Corporation with a principal office located at 700 North Main Street, Providence, Rhode Island.
2. The Plaintiff, Justin Potter (hereinafter "Potter"), is a Rhode Island resident with an address of 129 Chestnut Hill Avenue, Cranston, Rhode Island.
3. The Defendant, Progressive Casualty Insurance Company a/k/a The Progressive Corporation (hereinafter "Defendant" or "Progressive"), is an Ohio Corporation engaged in the business of supplying products in several States, including the State of Rhode Island.
4. Plaintiffs Richmond and Potter will be referred to in their individual capacities or collectively referred to as the "Plaintiffs" where appropriate.

SUPERIOR COURT
FILED
HENRY S. KINCH JR., CLERK
2013 NOV 15 P 4:11

Jurisdiction

5. This Court has jurisdiction over the subject matter herein pursuant R.I. Gen. Laws § 8-2-14.

General Allegations

6. Potter rented a 2010 Hyundai Sonata (hereinafter "Car") from Richmond on or about April 8, 2013. *See Contract attached at Exhibit A.*

7. Richmond entered into the rental agreement with Potter after he produced a copy of his Rhode Island State Driver's License and an Auto Liability Insurance Identification Card issued by Defendant, attached hereto at Exhibit B. Richmond verified that Potter, minimally, carried automobile liability insurance.

8. Richmond documented the physical condition of the Car in several photographs taken in the presence of Potter, prior to his rental of the Car. *See Walk-Around Form and fifteen photographs attached with Contract at Exhibit A.*

9. On or about April 22, 2013, the Car, while in the custody and control of Potter, was damaged as a result of a collision with another vehicle while it was traveling south on Huron Street in Providence, Rhode Island. *See Providence Incident Report and State of Rhode Island Uniform Crash Report attached as Exhibit C.*

10. The Car was inspected by a Progressive appraiser on or about April 25, 2013 and declared a "total loss". *See Appraisal Appointment and Vehicle Valuation Report attached at Exhibit D.*

11. The Car was towed to Dean Auto Collision Center and stored there until an appraiser from Progressive inspected the Car. The cost for the towing of the Car was \$277.00. The Car is currently in storage and accruing storage fees at \$24.00 per day, pursuant to

Regulation 73 of the Rhode Island Department of Business Regulation, Insurance Division. *See Towing & Storage Fees attached at Exhibit E.*

12. Despite numerous attempts, Richmond has not obtained payment from the Defendant for the full value of the total loss of the Car.

13. To date, Richmond has not received compensation for the damage to the Car, as described herein.

COUNT I

(Declaratory Judgment as to the Violation of Liability Insurance Coverage)

14. Plaintiffs reallege and incorporate paragraphs 1 through 13 as if set forth fully herein.

15. Rhode Island General Law § 27-7-6 states that, "For liability assumed under a written contract, coverage shall be provided under the property damage liability section of an insured's private passenger automobile insurance policy. Property damage coverage shall extend to a rented motor vehicle, under ten thousand (10,000) lbs, without regard to negligence for a period not to exceed sixty (60) consecutive days."

16. Potter's liability insurance coverage from Progressive extends to cover any rented motor vehicle based on State law; therefore, any damage to the Car must be covered by Progressive.

17. Progressive's failure to remit payment to Richmond the full value of the total loss of the Car as described herein, is in violation of Rhode Island General Law § 27-7-6.

18. As a direct and proximate result of Progressive's failure to remit payment to Richmond for the full value of the total loss of the Car, Richmond has suffered damages.

WHEREFORE, Plaintiffs respectfully pray that this Honorable Court enter an order that provides as follows:

- a. A declaration by this Court, pursuant to, and in accordance with, Rhode Island General Laws § 9-30-1, *et seq.*, that Progressive has violated Rhode Island General Law § 27-7-6;
- b. An award to Plaintiffs of any and all attorneys' fees, costs and other disbursements or expenses incurred by Plaintiffs as a result of prosecuting the above-captioned matter; and,
- c. An award to Plaintiffs of such other further relief as this Court may deem fair, just and equitable.

COUNT II

(Bad Faith/ Breach of Implied Good Faith Against the Defendant)

19. Plaintiffs reallege and incorporate paragraphs 1 through 18 as if set forth fully herein.

20. Progressive's failure to resolve the claim associated with the damages sustained by the Car, asserted pursuant to Potter's insurance policy constitutes a breach of the implied covenant of good faith and fair dealing, as mandated by State law, and required under the terms of the insurance coverage, pursuant to State law.

21. Progressive's actions, as described herein, are in violation of Rhode Island General Law § 9-1-33.

22. As a direct and proximate result of Progressive's violation of Rhode Island General Law § 9-1-33, the Plaintiffs have suffered damages.

WHEREFORE, the Plaintiffs demand judgment against Progressive for all compensatory damages provable at trial, interest, punitive damages, and all attorneys' fees, costs and expenses incurred in prosecuting this instant action, and any such other and further relief as may be deemed just by this Honorable Court.

COUNT III
(Damages)

23. Plaintiffs reallege and incorporate paragraphs 1 through 22 as if set forth fully herein.

24. As a result of the damages sustained to the Car or about April 22, 2013, the Car was deemed a total loss and could no longer be rented.

25. As a direct and proximate cause of being unable to rent the Car, Richmond has suffered damages.

WHEREFORE, Plaintiffs respectfully pray that this Honorable Court enter an order that provides as follows:

- a. An award of damages compensating Richmond for its loss of use of the Car;
- b. An award of towing and daily storage fees for the storage of the Car at a licensed repair facility to preserve it as evidence;
- c. An award of damages compensating Richmond for the full value of the total loss of the Car;
- d. An award to Plaintiffs of any and all attorneys' fees, costs and other disbursements or expenses incurred by Plaintiffs as a result of prosecuting the above-captioned matter; and,
- e. An award to Plaintiffs of such other further relief as this Court may deem fair, just and equitable.

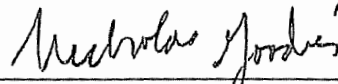
JURY DEMAND

Plaintiff hereby demands a trial by jury, designating John O. Mancini, as its lead counsel.

Plaintiffs,

**RICHMOND MOTORS SALES, INC.,
AND JUSTIN POTTER**

By and through their attorneys,



John O. Mancini, Esquire (#6061)
Nicholas J. Goodier, Esquire (#7858)
Law Offices of Michael A. Kelly, PC
128 Dorrance Street, Suite 300
Providence, RI 02903
Tel#: (401) 490-7334
Fax#: (401) 490-7874

Dated: November 15, 2013

RA 23818

RI555 Rev. 3/10

Rental Agreement Terms and Conditions

1. Definitions. "Agreement" means all terms and conditions found on both sides of this form. "You" or "your" means the person identified as the renter elsewhere in this Agreement, any person signing this Agreement, any Authorized Driver and any person or organization to whom charges are billed by us at its or the renter's direction. All persons referred to as "you" or "your" are jointly and severally bound by this Agreement. "We", "our" or "us" means the business named on the reverse side of this rental agreement. "Authorized Driver" means the renter and any additional drivers approved and listed by us on this Agreement, and any person defined as an authorized driver in a vehicle rental law of the state where the Vehicle is rented, provided that person has a valid driver's license and is at least age 21. "Vehicle" means the automobile or truck identified in this Agreement and any vehicle we substitute therefor, and all its tires, tools, accessories, equipment, keys and vehicle documents. "COW" means Collision Damage Waiver. "Loss of use" means the loss of our ability to use the Vehicle for any purpose due to damage to it, or loss of it, during this rental. Loss of use is calculated by multiplying the number of days from the date the Vehicle is damaged until it is replaced or repaired times the daily rental rate.

2. Rental, Indemnity and Warranties. This is a contract for the rental of the Vehicle. We may repossess the Vehicle at your expense without notice to you, if the Vehicle is abandoned or used in violation of law or this Agreement. You agree to indemnify us, defend us and hold us harmless from all claims, liability, costs and attorney fees we incur resulting from, or arising out of, this rental and your use of the Vehicle. We make no warranties, express, implied or apparent, regarding the vehicle, no warranty of merchantability and no warranty that the vehicle is fit for a particular purpose.

3. Condition and Return of Vehicle. You must return the Vehicle to our rental office on the date and time specified in this Agreement, and in the same condition that you received it, except for ordinary wear. If the Vehicle is returned after closing hours, you remain responsible for the safety of, and any damage to, the Vehicle until we inspect it upon our next opening for business. Service to the Vehicle or replacement of parts or accessories during the rental must have our prior approval. You must check and maintain all fluid levels.

4. Responsibility for Damage or Loss Reporting to Police. You are responsible for all damage to, or loss or theft of, the Vehicle, including damage caused by weather, road conditions and acts of nature, whether or not you are at fault. You are responsible for the cost of repair, or the actual cash retail value of the Vehicle on the date of the loss if the Vehicle is not repairable or if we elect not to repair the Vehicle, loss of use, diminished value of the Vehicle caused by damage to it or repair of it, and our administrative expenses incurred processing the claim. You must report all accidents or incidents of theft and vandalism to us and the police as soon as you discover them.

5. Damage Waiver. Notice about liability for damage to the rental vehicle: the state of Rhode Island requires us to provide the following information about your liability for damage to the rental vehicle and the purchase of a damage waiver. Liability for any damage to the rental vehicle may be covered by your personal insurance policy or credit card agreement. Check your insurance policy or credit card agreement about coverage. A damage waiver is not insurance. You do not have to purchase the damage waiver. You can decline it. If you purchase COW, we waive our right to collect from you for damage to the Vehicle. COW is not insurance. Even if you buy the damage waiver, you and any Authorized Driver will remain liable for damage if: a) the Vehicle is used; (i) by anyone other than an Authorized Driver, even if the unauthorized driver is using the Vehicle with the renter's permission or accession; (ii) by an Authorized Driver while legally intoxicated or under the influence of any illegal drug or chemical as defined or determined under the law of the state in which damage to the Vehicle occurs; (iii) by anyone who obtained the Vehicle or obtained approval as an Authorized Driver by giving us fraudulent information; (iv) by an Authorized Driver to commit a felony; (v) to carry persons or property for hire, to push or tow anything, or outside the United States or Canada, unless a State geographic restriction is noted on the reverse side of this agreement; (vi) by an Authorized Driver while engaging in any speed test; b) damage to, or loss of, the Vehicle is intentionally, willfully or wantonly caused by an Authorized Driver; or c) damage or loss is incurred if the vehicle is stolen and the renter or authorized driver fails to return the original ignition key, fails to file a police report within 72 hours of discovering the theft, or fails to cooperate with the rental company, police or other authorities in all matters connected with the investigation of the theft.

6. Insurance. You are responsible for all damage or loss you cause to others. You agree to provide auto liability, collision and comprehensive insurance covering you, us and the Vehicle. Where state law requires us to provide auto liability insurance, or if you have no auto liability insurance, we provide auto liability insurance (the "Policy") that is secondary to any other valid and collectible insurance whether primary, secondary, excess or contingent. The Policy provides bodily injury and property damage liability coverage with limits no higher than minimum levels prescribed by the vehicular financial responsibility laws of the State whose laws apply to the loss. You and we reject PIP, medical payments, no-fault and uninsured and under-insured motorist coverage, where permitted by law. Coverage applies in the United States and Canada. Coverage is void if you violate the terms of this Agreement or if you fail to cooperate in any loss investigation conducted by us or our insurer. Giving the Vehicle to an unauthorized driver terminates coverage under the Policy.

7. Charges. You will pay us, or the appropriate government authorities, on demand all charges due us under this Agreement, including: (a) time and mileage for the period you keep the Vehicle, or a mileage charge based on our experience if the odometer is tampered with or disconnected; (b) charges for additional drivers; (c) optional products and services you purchased; (d) fuel and a refueling charge, if you return the Vehicle with less fuel than when rented; (e) applicable taxes; (f) all parking, traffic and toll violations, fines, penalties, forfeitures, court costs, towing and storage charges and other expenses involving the Vehicle assessed against us or the vehicle; if you fail to pay the charging authority, you will pay us the full amount of the charges plus our administrative fee of \$50 for each violation; (g) all expenses we incur in locating and recovering the Vehicle if you fail to return it or if we elect to repossess the Vehicle under the terms of this Agreement; (h) all costs, including pre- and post-judgment attorney fees, we incur collecting payment from you or otherwise enforcing or defending our rights under this Agreement; (i) a 2% per month late payment fee, or the maximum amount allowed by law, on all amounts past due; (j) \$50 or the maximum amount permitted by law, whichever is greater, if you pay us with a check returned unpaid for any reason; and (l) a reasonable fee not to exceed \$250 to clean the Vehicle if returned substantially less clean than when rented.

8. Deposit. We may use your deposit to pay any amounts owed to us for Rental Charges under this Agreement.

9. Your Property. You release us, our agents and employees from all claims for loss of, or damage to, your personal property or that of any other person, that we received, handled or stored, or that was left or carried in or on the Vehicle or in any service vehicle or in our offices, whether or not the loss or damage was caused by our negligence or was otherwise our responsibility.

10. Breach of Agreement. The acts listed in paragraph 6, above, are prohibited uses of the Vehicle and breaches of this Agreement. You waive all recourse against us for any criminal reports or prosecutions that we take against you that arise out of your breach of this Agreement.

11. Modifications. No term of this Agreement can be waived or modified except by a writing that we have signed, if you wish to extend the rental period, you must return the Vehicle to our rental office for inspection and written amendment by us of the due-in date. This Agreement constitutes the entire agreement between you and us. All prior representations and agreements between you and us regarding this rental are void.

12. Miscellaneous. A waiver by us of any breach of this Agreement is not a waiver of any additional breach or waiver of the performance of our obligations under this Agreement. Our acceptance of payment from you or our failure, refusal or neglect to exercise any of our rights under this Agreement does not constitute a waiver of any other provision of this Agreement. Unless prohibited by law, you release us from any liability for consequential, special or punitive damages in connection with this rental or the reservation of a vehicle. If any provision of this Agreement is deemed void or unenforceable, the remaining provisions are valid and enforceable.

Rental Agreement Terms and Conditions

1. Definitions. "Agreement" means all terms and conditions found on both sides of this form. "You" or "your" means the person identified as the renter elsewhere in this Agreement, any person signing this Agreement, any Authorized Driver and any person or organization to whom charges are billed by us at its or the renter's direction. All persons referred to as "you" or "your" are jointly and severally bound by this Agreement. "We", "our" or "us" means the business named on the reverse side of this rental agreement. "Authorized Driver" means the renter and any additional drivers approved and listed by us on this Agreement, and any person defined as an authorized driver in a vehicle rental law of the state where the Vehicle is rented, provided that person has a valid driver's license and is at least age 21. "Vehicle" means the automobile or truck identified in this Agreement and any vehicle we substitute therefor, and all its tires, tools, accessories, equipment, keys and vehicle documents. "COW" means Collision Damage Waiver. "Loss of use" means the loss of our ability to use the Vehicle for any purpose due to damage to it, or loss of it, during this rental. Loss of use is calculated by multiplying the number of days from the date the Vehicle is damaged until it is replaced or repaired times the daily rental rate.

2. Rental, Indemnity and Warranties. This is a contract for the rental of the Vehicle. We may repossess the Vehicle at your expense without notice to you, if the Vehicle is abandoned or used in violation of law or this Agreement. You agree to indemnify us, defend us and hold us harmless from all claims, liability, costs and attorney fees we incur resulting from, or arising out of, this rental and your use of the Vehicle. We make no warranties, express, implied or apparent, regarding the vehicle, no warranty of merchantability and no warranty that the vehicle is fit for a particular purpose.

3. Condition and Return of Vehicle. You must return the Vehicle to our rental office on the date and time specified in this Agreement, and in the same condition that you received it, except for ordinary wear. If the Vehicle is returned after closing hours, you remain responsible for the safety of, and any damage to, the Vehicle until we inspect it upon our next opening for business. Service to the Vehicle or replacement of parts or accessories during the rental must have our prior approval. You must check and maintain all fluid levels.

4. Responsibility for Damage or Loss Reporting to Police. You are responsible for all damage to, or loss or theft of, the Vehicle, including damage caused by weather, road conditions and acts of nature, whether or not you are at fault. You are responsible for the cost of repair, or the actual cash retail value of the Vehicle on the date of the loss if the Vehicle is not repairable or if we elect not to repair the Vehicle, loss of use, diminished value of the Vehicle caused by damage to it or repair of it, and our administrative expenses incurred processing the claim. You must report all accidents or incidents of theft and vandalism to us and the police as soon as you discover them.

5. Damage Waiver. Notice about liability for damage to the rental vehicle; the state of Rhode Island requires us to provide the following information about your liability for damage to the rental vehicle and the purchase of a damage waiver. Liability for any damage to the rental vehicle may be covered by your personal insurance policy or credit card agreement. Check your insurance policy or credit card agreement about coverage. A damage waiver is not insurance. You do not have to purchase the damage waiver. You can decline it. If you purchase COW, we waive our right to collect from you for damage to the Vehicle. COW is not insurance. Even if you buy the damage waiver, you and any Authorized Driver will remain liable for damage if: (i) the Vehicle is used; (ii) by anyone other than an Authorized Driver, even if the unauthorized driver is using the Vehicle with the renter's permission or accession; (iii) by an Authorized Driver while legally intoxicated or under the influence of any illegal drug or chemical as defined or determined under the law of the state in which damage to the Vehicle occurs; (iv) by anyone who obtained the Vehicle or obtained approval as an Authorized Driver by giving us fraudulent information; (v) by an Authorized Driver to commit a felony; (vi) to carry persons or property for hire, to push or tow anything, or outside the United States or Canada, unless a State geographic restriction is noted on the reverse side of this agreement; (vii) by an Authorized Driver while engaging in any speed test; (viii) damage to, or loss of, the Vehicle is intentionally, willfully or wantonly caused by an Authorized Driver, or (ix) damage or loss is incurred if the vehicle is stolen and the renter or authorized driver fails to return the original ignition key, fails to file a police report within 72 hours of discovering the theft, or fails to cooperate with the rental company, police or other authorities in all matters connected with the investigation of the theft.

6. Insurance. You are responsible for all damage or loss you cause to other's. You agree to provide auto liability, collision and comprehensive insurance covering you, us and the Vehicle. Where state law requires us to provide auto liability insurance, or if you have no auto liability insurance, we provide auto liability insurance (the "Policy") that is secondary to any other valid and collectible insurance whether primary, secondary, excess or contingent. The Policy provides bodily injury and property damage liability coverage with limits no higher than minimum levels prescribed by the vehicular financial responsibility laws of the State whose laws apply to the loss. You and we reject PIP, medical payments, no-fault and uninsured and underinsured motorist coverage, where permitted by law. Coverage applies in the United States and Canada. Coverage is void if you violate the terms of this Agreement or if you fail to cooperate in any loss investigation conducted by us or our insurer. Giving the Vehicle to an unauthorized driver terminates coverage under the Policy.

7. Charges. You will pay us, or the appropriate government authorities, on demand all charges due us under this Agreement, including: (a) time and mileage for the period you keep the Vehicle, or a mileage charge based on our experience if the odometer is tampered with or disconnected; (b) charges for additional drivers; (c) optional products and services you purchased; (d) fuel and a refueling charge, if you return the Vehicle with less fuel than when rented; (e) applicable taxes; (f) all parking, traffic and toll violations, fines, penalties, forfeitures, court costs, towing and storage charges and other expenses involving the Vehicle assessed against us or the vehicle; if you fail to pay the charging authority, you will pay us the full amount of the charges plus our administrative fee of \$50 for each violation; (g) all expenses we incur in locating and recovering the Vehicle if you fail to return it or if we elect to repossess the Vehicle under the terms of this Agreement; (h) all costs, including pre- and post-judgment attorney fees, we incur collecting payment from you or otherwise enforcing or defending our rights under this Agreement; (i) a 2% per month late payment fee, or the maximum amount allowed by law, on all amounts past due; (j) \$50 or the maximum amount permitted by law, whichever is greater, if you pay us with a check returned unpaid for any reason; and (k) a reasonable fee not to exceed \$250 to clean the Vehicle if returned substantially less clean than when rented.

8. Deposit. We may use your deposit to pay any amounts owed to us for Rental Charges under this Agreement.

9. Your Property. You release us, our agents and employees from all claims for loss of, or damage to, your personal property or that of any other person, that we received, handled or stored, or that was left or carried in or on the Vehicle or in any service vehicle or in our offices, whether or not the loss or damage was caused by our negligence or was otherwise our responsibility.

10. Breach of Agreement. The acts listed in paragraph 5, above, are prohibited uses of the Vehicle and breaches of this Agreement. You waive all recourse against us for any criminal reports or prosecutions that we take against you that arise out of your breach of this Agreement.

11. Modifications. No term of this Agreement can be waived or modified except by a writing that we have signed. If you wish to extend the rental period, you must return the Vehicle to our rental office for inspection and written amendment by us of the due-in date. This Agreement constitutes the entire agreement between you and us. All prior representations and agreements between you and us regarding this rental are void.

12. Miscellaneous. A waiver by us of any breach of this Agreement is not a waiver of any additional breach or waiver of the performance of your obligations under this Agreement. Our acceptance of payment from you or our failure, refusal or neglect to exercise any of our rights under this Agreement does not constitute a waiver of any other provision of this Agreement. Unless prohibited by law, you release us from any liability for consequential, special or punitive damages in connection with this rental or the reservation of a vehicle. If any provision of this Agreement is deemed void or unenforceable, the remaining provisions are valid and enforceable.

13-3617356

STATE OF RHODE ISLAND
DEPARTMENT OF ADMINISTRATION
DIVISION OF MOTOR VEHICLES

PRIVATE PASS

REGISTRATION
CERTIFICATE

NOTICE:
THE LAW REQUIRES THAT THE REGISTRY
SHALL BE NOTIFIED WITHIN 10 DAYS OF
ANY CHANGE IN NAME OR ADDRESS.

2010
HYUN
SON
4DR
ET
BROWN
3327
NPET4AC2AH654631

REGISTRATION NO. 9B6424	PLATE TYPE 01	OWNER'S DRIVER'S LIC. NO. (IF INDIVIDUAL)	REGISTRATION VALID THROUGH LAST DAY OF OCTOBER 2013
OWNER: RICHMOND MOTOR SALES INC PO BOX 9043 PROVIDENCE RI 02940			
RESIDENCE ADDRESS (IF DIFFERENT FROM ABOVE) 700 NORTH MAIN ST PROVIDENCE RI 02904			

SERIAL
NO.

VALID ONLY WHEN DATED
AND STAMPED WITH OFFICIAL STAM

13-3617556

HEATHER MARTIN

Walk-Around Form

OUT	IN
Date Out <u>4 / 8 / 13</u>	Date In <u> </u> / <u> </u> / <u> </u>
Time Out <u>12 : 30</u> AM <input checked="" type="radio"/> PM	Time In <u> </u> : <u> </u> AM <input type="radio"/> PM
Odometer Reading <u>45916</u>	Odometer Reading <u> </u>
Gas Out E 1/8 <input checked="" type="radio"/> 3/8 1/2 5/8 3/4 7/8 F	Gas Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

____ Customer has CDW ~~YES~~ Customer is responsible for damage

Exterior Clean

The windshield has no damage initials

Tires ☒ OK Fair

Jack ☒ OK Fair

Spare ☒ OK Fair

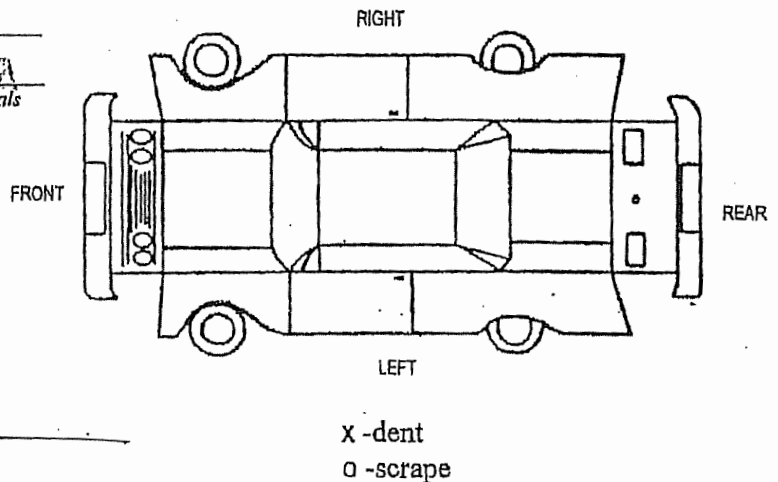
Gas Cap ☒ OK Fair

Hub Cap # 0 1 2 3 ☒ 4

Headlights ☒ OK

Tail Lights ☒ OK

Interior Clean



I accept this vehicle and acknowledge that all damage has been inspected by the rental agent and myself and it has been noted on this acceptance sheet.

Renter's Signature [Signature]

Date

4 / 8 / 13

Agents Signature Kyle Maselli

Date

4 / 8 / 13

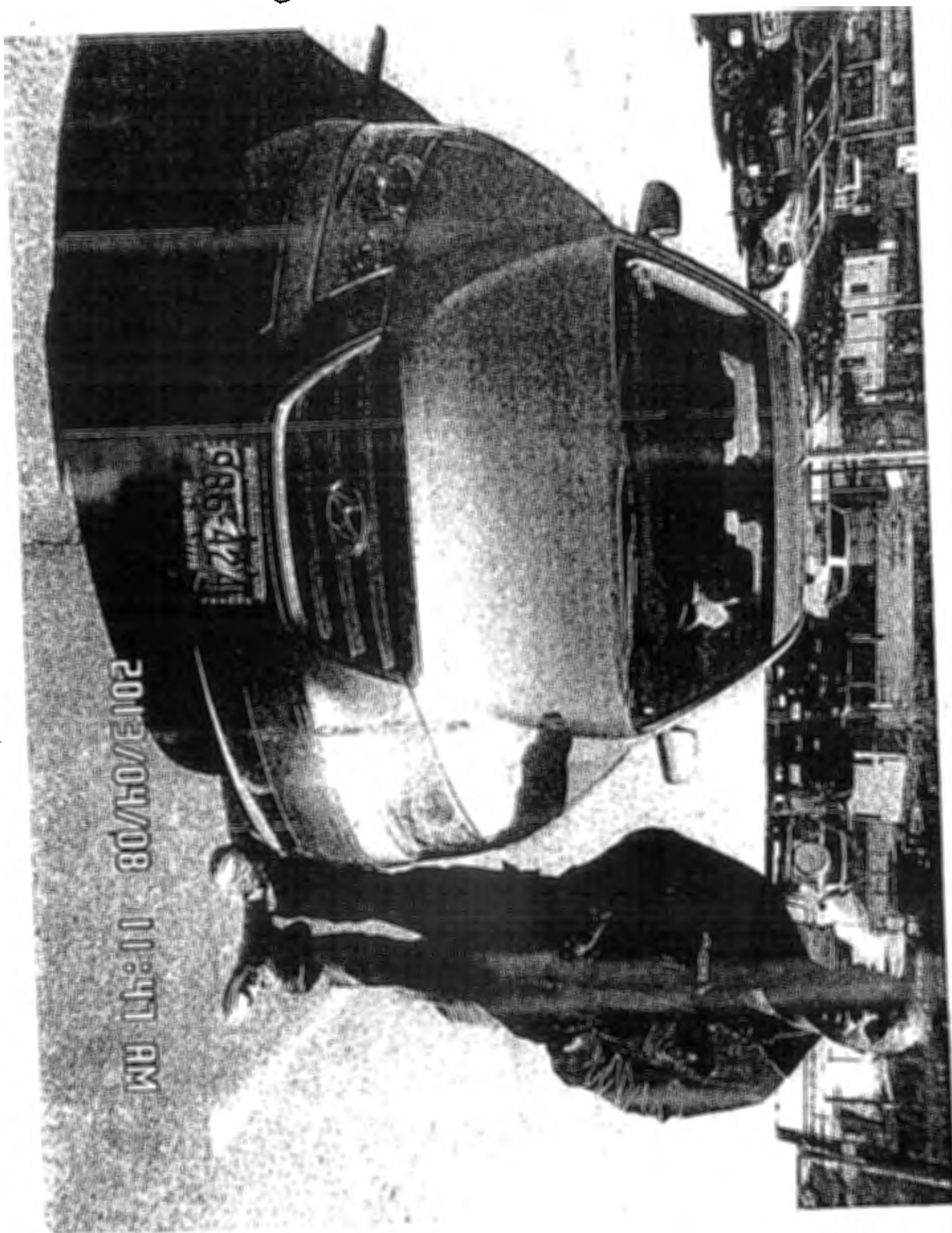
Contract#

RA#23818

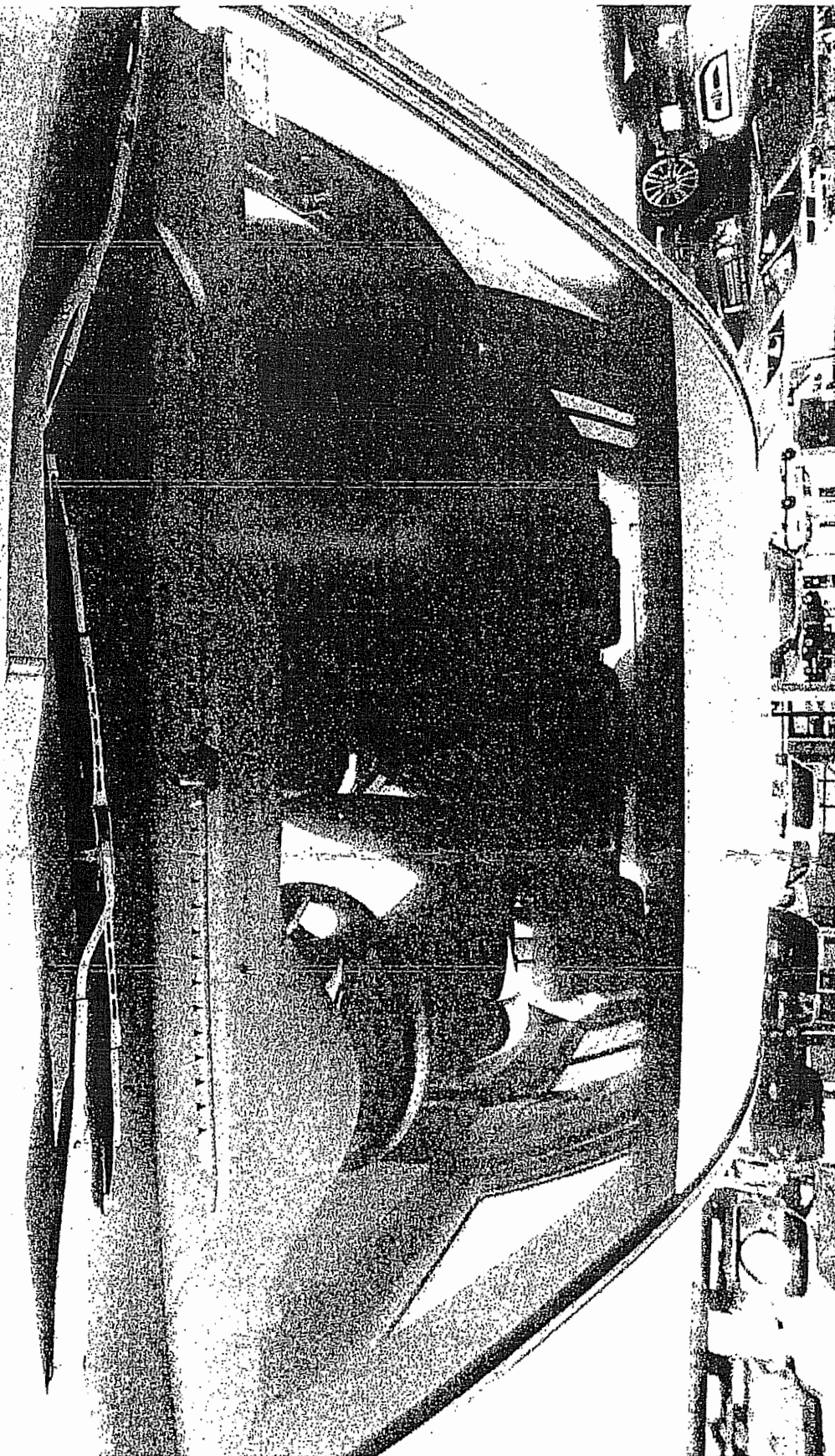
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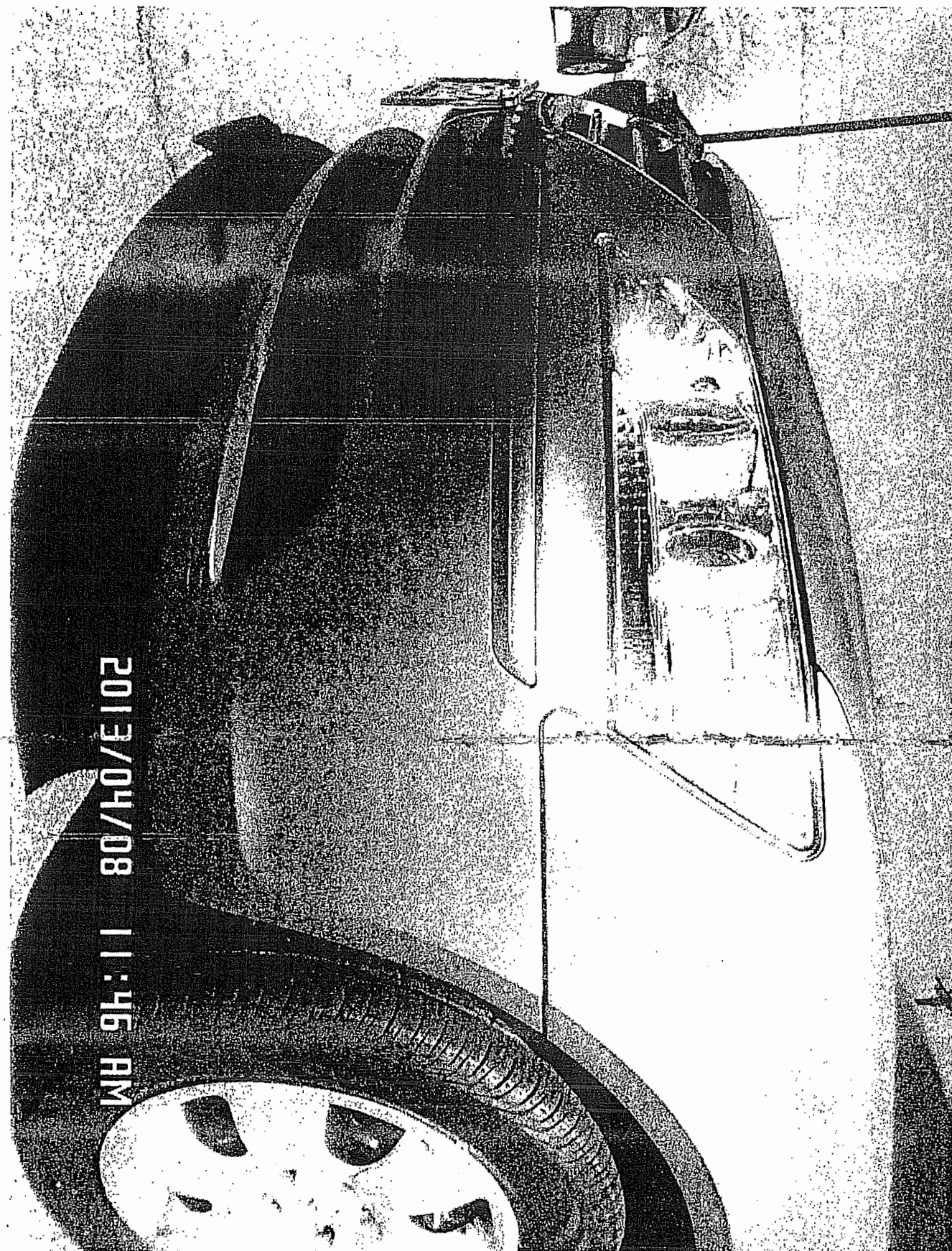
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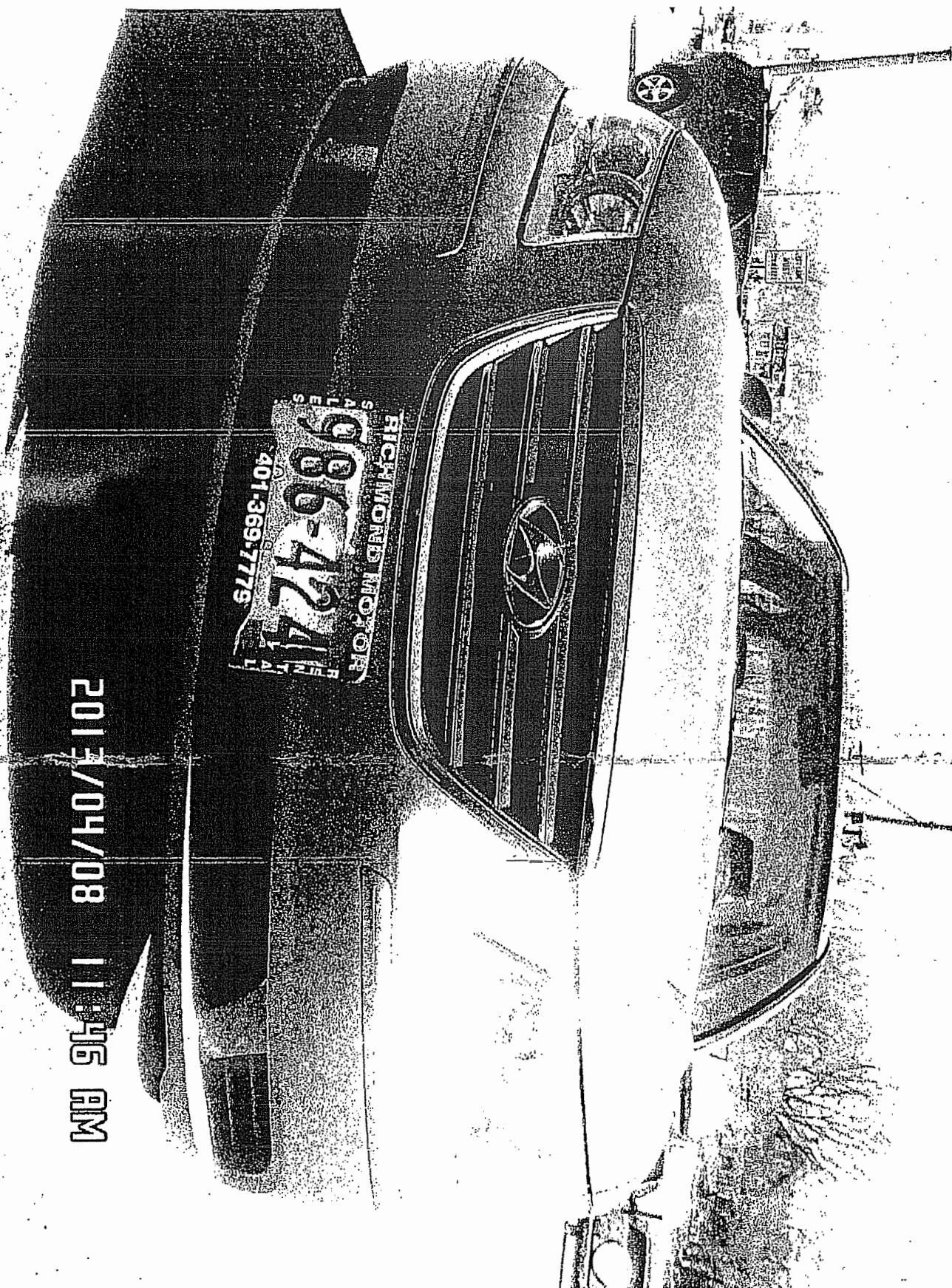




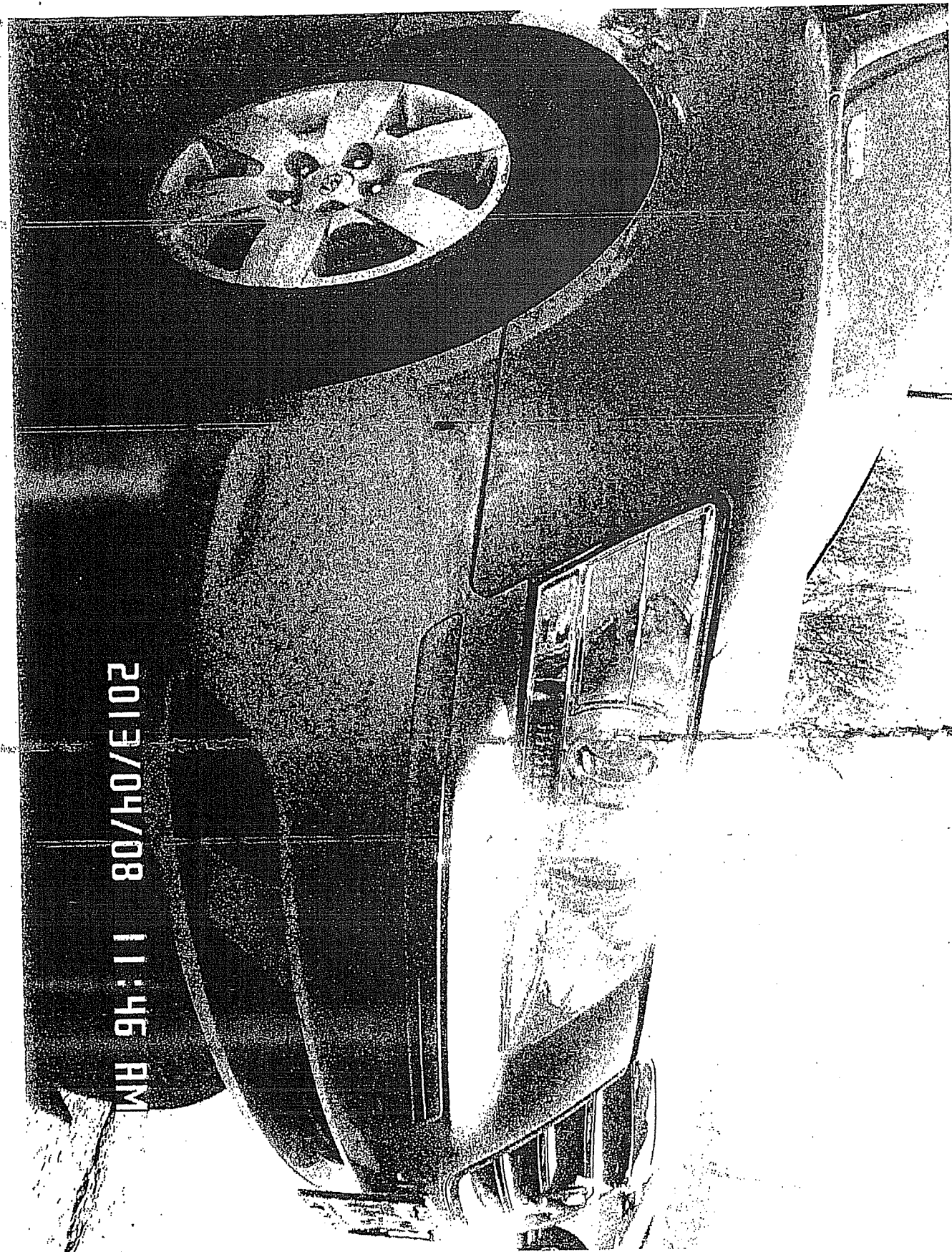
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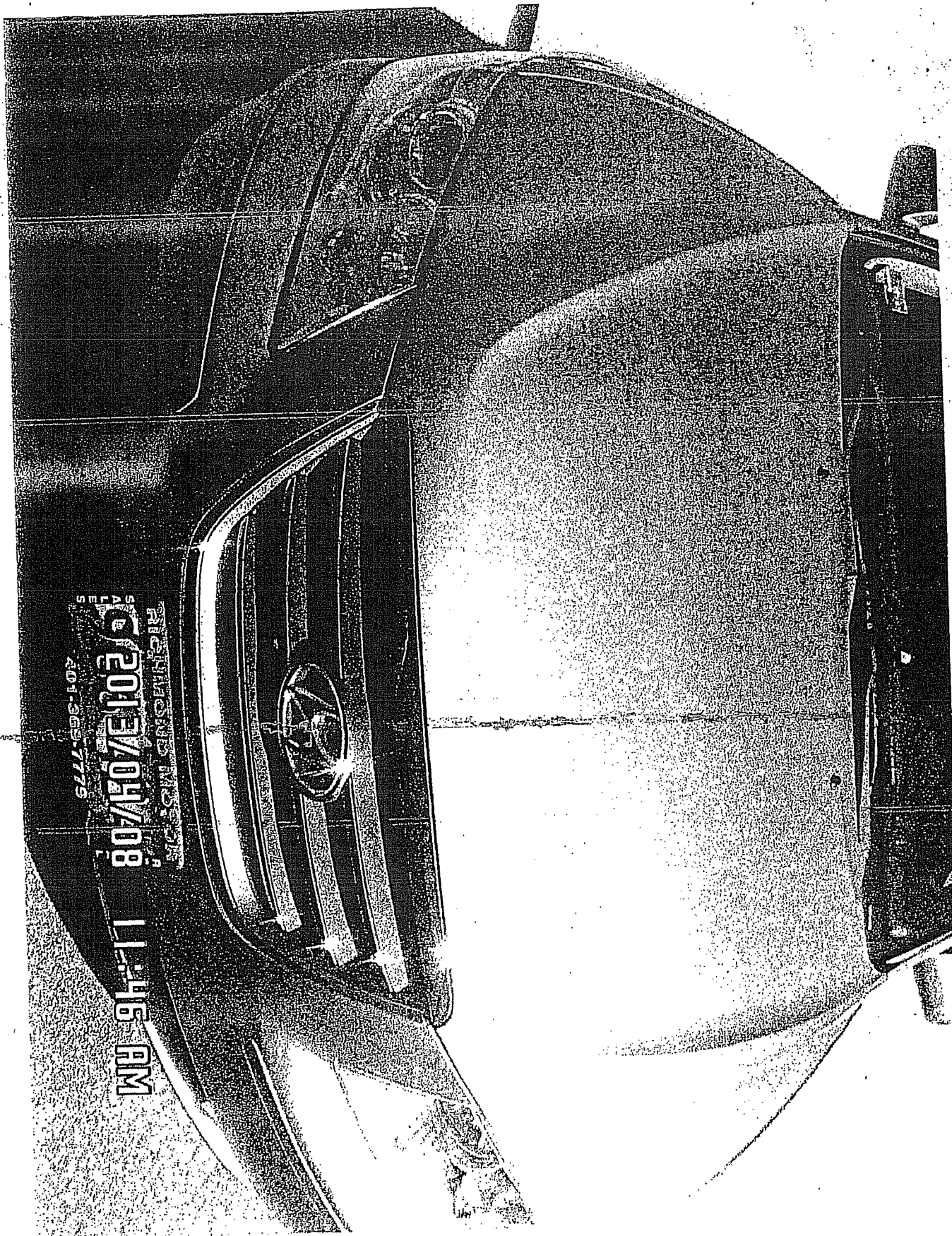






2013/04/08 11:46 AM





RICHMOND, MS
2013/04/08 11:46 AM
401-369-7775

